

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dion Paul Witmer
 Debtor

Case No. 17-13319-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Stacey
 Form ID: 318

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Sep 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2020.

db +Dion Paul Witmer, 32 East High Street, Womelsdorf, PA 19567-1311
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13915941 BAYVIEW LOAN SERVICING LLC, PO BOX 650091, DALLAS, TX 75265-0091
 13915942 CBCS, PO BOX 2724, COLUMBUS, OH 43216-2724
 13915949 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: HOME DEPOT CREDIT SERVICES, PO BOX 182676,
 COLUMBUS, OH 43218-2676)
 13915947 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
 13915946 FINANCIAL RECOVERIES, PO BOX 1388, MT LAUREL, NJ 08054-7388
 13915948 FMA ALLIANCE LTD, PO BOX 2409, HOUSTON, TX 77252-2409
 13915951 +LEHIGH VALLEY CARDIO DIAGNOSTICS PC, PO BOX 3667, ALLENTOWN, PA 18106-0667
 13915952 LEHIGH VALLEY HEALTH NETWORK, PO BOX 781733, PHILADELPHIA, PA 19178-1733
 13915953 LEHIGH VALLEY HOSPITAL, PO BOX 4120, ALLENTOWN, PA 18105-4120
 13915954 +LEHIGH VALLEY HOSPITAL MUHLENBERG, 2545 SCHOENERSVILLE RD, BETHLEHEM, PA 18017-7300
 13915956 LEHIGH VALLEY PHYSICIAN GROUP, PO BOX 1754, ALLENTOWN, PA 18105-1754
 13915955 LEHIGH VALLEY PHYSICIAN GROUP, PO BOX 8500, PHILADELPHIA, PA 19178-8500
 14008632 +Leonard Zagurskie, Jr., Law Office of Leonard Zagurskie, Jr.,
 110 West Main Avenue, 1st Floor, Myerstown, PA 17067-1019
 13915957 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
 (address filed with court: MET ED, FIRSTENERGY, 2800 POTTSVILLE PIKE,
 READING, PA 19612-6001)
 13915958 NEW PENN FINANCIAL LLC, D/B/A SHELLPOINT MORTGAGE SERVICING, P.O.BOX 108226,
 GREENVILLE, SC 29603-0826
 13915959 +NORA C VIGGIANO ESQUIRE, KML LAW GROUP PC, BNY MELLON INDEPENDENCE CENTER STE 5000,
 701 MARKET ST, PHILADELPHIA, PA 19106-1538
 13915960 NORTHSTAR LOCATION SERVICES LLC, ATTN FINANCIAL SERVICES DEPT, 4285 GENESEE ST,
 CHEEKTOWAGA, NY 14225-1943
 13915964 +PPL ELECTRIC UTILITIES, 2 NORTH 9TH STREET RPC-GENN1, ALLENTOWN, PA 18101-1179
 13987467 +PPL Electric Utilities, 827 Hausman Rd, Allentown, PA 18104-9392
 13915965 +ROBERT N POLAS JR, ESQUIRE for PORTFOLIO, PORTFOLIO RECOVERY ASSOCIATES LLC,
 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
 13915966 +SHELLPOINT MORTGAGE SERVICING, ATTN BANKRUPTCY, PO BOX 10826, GREENVILLE, SC 29603-0826
 13915968 +TOMKINS VIST BANK, PO BOX 741, LEESPORT, PA 19533-0741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2020 04:24:43
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2020 04:24:52 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13915939 +EDI: GMACFS.COM Sep 15 2020 08:18:00 ALLY FINANCIAL, 200 RENAISSANCE CTR,
 DETROIT, MI 48243-1300
 13915940 +EDI: BANKAMER.COM Sep 15 2020 08:18:00 BANK OF AMERICA, ATTN BANKRUPTCY, PO BOX 26012,
 GREENSBORO, NC 27420-6012
 13998844 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 15 2020 04:24:52
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
 Coral Gables, FL 33146-1873
 13915943 EDI: COMCASTCBLCENT Sep 15 2020 08:18:00 COMCAST CABLE, PO BOX 3006,
 SOUTHEASTERN, PA 19398-3006
 13915944 EDI: CCS.COM Sep 15 2020 08:18:00 CREDIT COLLECTION SERVICES, PO BOX 55126,
 BOSTON, MA 02205-5126
 13915945 +EDI: CCS.COM Sep 15 2020 08:18:00 CREDIT COLLECTIONS SVC, PO BOX 773,
 NEEDHAM, MA 02494-0918
 13915950 E-mail/Text: support@ljross.com Sep 15 2020 04:24:41 L J ROSS ASSOCIATES INC, PO BOX 6099,
 JACKSON, MI 49204-6099
 13915963 EDI: PRA.COM Sep 15 2020 08:18:00 PORTFOLIO RECOVERY, PO BOX 41067, NORFOLK, VA 23541
 13955678 EDI: PRA.COM Sep 15 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13915967 +EDI: SWCR.COM Sep 15 2020 08:18:00 SOUTHWEST CREDIT SYSTEMS LP,
 4120 INTERNATIONAL PKWY STE 1100, CARROLTON, TX 75007-1958

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0313-4	User: Stacey Form ID: 318	Page 2 of 2 Total Noticed: 40	Date Rcvd: Sep 14, 2020
----------------------	------------------------------	----------------------------------	-------------------------

13915938	##ACCOUNTS RECEIVABLES MGMT SERVICES INC,	2727 PHILMONT AVENUE SUITE 100,	
	HUNTINGDON VALLEY, PA 19006-5398		
13915961	##+ORTHOPAEDIC ASSOCIATES OF READING LTD,	301 SOUTH 7TH AVENUE STE 3220,	
	WEST READING, PA 19611-1493		
13915962	##+PENN CREDIT CORPORATION,	916 S 14TH STREET, PO BOX 988,	HARRISBURG, PA 17108-0988
			TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 14, 2020 at the address(es) listed below:

CHRISTINA J. PROSS on behalf of Creditor BAYVIEW LOAN SERVICING, LLC cpross@mwm-law.com
CHRISTOPHER M. MCMONAGLE on behalf of Creditor New Penn Financial, LLC, et al.
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
KEVIN G. MCDONALD on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
bkgroup@kmlawgroup.com
LEONARD ZAGURSKIE, JR on behalf of Debtor Dion Paul Witmer lzaglaw.usa@startmail.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
bkgroup@kmlawgroup.com
ROBERT WINFIELD WILLIAMS on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
bankruptcy@mwm-law.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor New Penn Financial, LLC, et al.
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Dion Paul Witmer</u>	Social Security number or ITIN	xxx-xx-0303
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-13319-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dion Paul Witmer

9/14/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.